

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY



BANKRUPTCY PRO BONO PAMPHLET

I. GENERAL INTRODUCTION/GUIDELINES

As an attorney who has volunteered to provide pro bono representation in bankruptcy matters for the legal services agency serving your county, you have agreed to consider referrals from that agency of clients who have satisfied the income eligibility screening requirements. Upon your acceptance of the case, Legal Services will provide you with some basic facts concerning the prospective client by telephone, to be followed by transmittal of the client's file. It is the client's responsibility to contact you. If no contact is initiated within fourteen days, please send a 10 day letter to the client. If the client still does not respond, please return the referral file to Legal Services.

Please schedule an interview with any client referred to you by the agency within ten (10) days of the client's contact with your office. Please highlight the documents that the client should bring with him/her to the meeting. Upon meeting with the client, explain that this representation is pro bono. You may not collect a fee for your representation of this client. If for some reason you determine that the client is capable of paying a fee or discover other factors which impact upon the client's initial eligibility for pro bono representation, you may decline representation and refer the client back to Legal Services or to the appropriate lawyer referral service for your county. Please inform Legal Services if you take this action. You may not accept this client's case for a fee.

Nearly all of the petitions filed with respect to this program will be under Chapter 7. Where the filing of a Chapter 13 case appears to be appropriate, you have the choice of either continuing with the pro bono representation, or where you feel that a fee is payable based upon the facts of the client's case, referring the client to the lawyer referral service for the appropriate county. Taking a particular case does not obligate you to represent the client with respect to other legal matters or adversary proceedings that may arise.

Please ensure that the client is aware that he/she/they are responsible for all court filing fees. The cost of filing a Chapter 7 bankruptcy is \$200, which includes a \$30.00

miscellaneous administrative fee. The cost of filing a Chapter 13 bankruptcy is \$185. The Bankruptcy Court for District of New Jersey requires an original plus four copies of the petition and a creditor matrix. See D.N.J. LBR 1007-2; 5005-2 You should also include two extra copies of the petition, one to be time-stamped for your file, the other for your client.

II. NOTICE OF PRO BONO SERVICES

If you file a petition on behalf of a client referred to you through this program, or if you enter an appearance in a pending matter in the Bankruptcy Court, please file a “Notice of Pro Bono Services” with the court. If a petition is filed, the notice should be included as the cover sheet. If you are participating as part of the Rutgers Pro Bono Bankruptcy Project, please be sure to include the Project as a party to receive notice. A copy of the required form is enclosed as Appendix “A”.

Cases involving pro bono representation will be afforded a priority on the list of cases to be heard both at the 341(a) meeting and at all hearings before the court. Please inform the trustee or the court that you are appearing as pro bono counsel.

III. FEES

You may not charge a fee in connection with your representation of clients referred to you through this program. You are, however, not obligated to take any client referred to you. If there is a conflict of interest or you determine that the client is not eligible to participate in the program, please refer them back to legal services or to the appropriate lawyer referral service. See Appendix “B” for a list of the legal services agencies and lawyer referral services in each county. In the event that you determine that the client should file a Chapter 13 petition, you may either continue your representation pro bono and prepare the debtor’s petition through the program, or determine not to represent the client, at your discretion. If you conclude that the client is able to pay a fee through his/her plan and that the case is not appropriate for pro bono representation, you should refer the client to the appropriate lawyer referral service. You may not retain the client for a fee.

Preparing the client’s bankruptcy petition does not obligate you to represent them in any adversary proceedings. In the event that you are representing a client in an adversary proceeding, you may not receive a fee for this service. However, if a statute, such as 11 U.S.C.

§ 523(d), allows the recovery of certain fees from third parties, you may retain any funds recovered.

As noted above, all filing fees are the responsibility of the client. See Appendix “C” for the schedule of filing fees. The Bankruptcy Court for the District of New Jersey does not have an *in forma pauperis* fee exemption. Filing fees may, however, be paid in installments. See Appendix “D” for the form of order requesting permission to pay in installments.

IV. MALPRACTICE INSURANCE

It is the responsibility of each individual volunteer attorney to provide for his/her own malpractice insurance. There is no liability coverage afforded in association with the performance of pro bono services. Professional Liability Coverage is, however, provided for all attorneys on cases handled through the Private Attorney Involvement Program (“PAIP”) at no cost to the participating attorney. This does not extend to services rendered in conjunction with the Rutgers School of Law - Camden Pro Bono Bankruptcy Project.

V. MADDEN V. DELRAN CREDITS

_____The guidelines of the New Jersey Supreme Court for implementing mandatory pro bono assignments under Madden v. Delran, 126 N.J. 591 (1992) provide for certain exemptions from such assignments. Attorneys who perform at least twenty-five (25) hours of pro bono services in conjunction with the United States Bankruptcy Court Pro Bono Program within the year next prior to the annual New Jersey Lawyers’ Fund for Client Protection registration date are exempt from pro bono assignments for the following year. If you have met the requirement, you may reflect the exemption on the Annual Attorney Registration/Pro Bono Counsel Assignment Questionnaire sent to all New Jersey attorneys on an annual basis by the New Jersey Administrative Office of the Courts. See Appendix “E” for a proposed certification form. You will be required to keep track of and certify as to the number of hours performed. These certifications may also be required in response to inquiries from the local Assignment Judges.

VI. TRAINING

A training session is offered free of charge to all attorneys who have volunteered to participate in the state-wide pro bono program. This session will be offered on an as needed basis by the Pro Bono Committee of the Bankruptcy Law Section of the New Jersey State Bar Association. The program will include information on satisfying state pro bono requirements as dictated by Madden v. Delran, discussion of resources available for meeting special needs of indigent clients, as well as practical tips for interviewing, filing the petition and how to pay the filing fees in installments. The sessions will concentrate on issues concerning indigent clients rather than issues that would arise in your normal bankruptcy practice. Various publications are also available through New Jersey's Institute for Continuing Legal Education on the topic of basic bankruptcy representation, such as the "New Jersey Bankruptcy Manual" and "How to Handle Chapter 7 Asset Cases."

For further information on the scheduling of these seminars and/or the availability of resource materials, please contact:

Nona Ostrove, Esquire, Subranni & Ostrove, at (856) 566-4200.

VII. RUTGERS-CAMDEN BANKRUPTCY PRO BONO PROJECT

The Rutgers-Camden Pro Bono Bankruptcy Project was established in the fall of 1993, and serves as an adjunct to the state-wide Pro Bono Bankruptcy Program. It was designed to expand the referral services available to Camden Regional Legal Services ("CRLS") for bankruptcy cases by establishing a volunteer student clinical program as supervised by volunteer attorneys. It does not replace CRLS's Private Attorney Involvement Program ("PAIP"). The primary purpose of the program is to provide pro bono bankruptcy representation for those in need of such services, but who are not being accommodated by existing resources.

All of the clients are initially screened by CRLS, and must satisfy the normal legal services income eligibility guidelines, set at 125% of the federal poverty guidelines. See Appendix "F" for a table of the current poverty guidelines in use. Prospective clients are referred to the Rutgers-Camden Project where they are scheduled for appointments. Second and third year students are solicited for participation by law school administrators and volunteer student leaders. A two day training session is provided for all of the volunteer students by members of the local bar and bench. Attorneys who volunteer to participate in

the state-wide program through CRLS are listed as volunteers for the Rutgers Pro Bono Bankruptcy Project, unless the attorney declines such participation.

Client appointments are scheduled during the evenings, typically between 5 pm and 7 pm at the Rutgers-Camden law school. Students usually conduct the interviews in pairs, including at least one third year student, under the supervision of an attorney. Following the appointments, the students meet with the supervising attorney to review all of the facts and to determine whether to undertake representation. Informational letters are sent to the clients and arrangements are made for completion of the necessary schedules and other paper work. As with other pro bono representation, clients are responsible for payment of the filing fee, but do not incur any additional costs. The students appear with the clients at the 11 U.S.C. § 341(a) meeting of creditors, supervised by the attorney, in conformance with Rule 101.1(h) of the Local Civil Rules for the United States District Court for the District of New Jersey.

Each participating attorney is called upon to supervise one evening interviewing session during the semester, and to become attorney of record for the cases undertaken by the program that evening. The attorney is responsible for the administrative processing of the case, any necessary contact with creditors, and the general conduct of the case. The attorney may call upon the law students involved in the case for assistance with the case as needed.

In the matter of _____ : Case No. _____
 _____ : Chapter: _____
 Debtor(s) _____ :

A

RESOURCES FOR LEGAL ASSISTANCE

CAMDEN VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

South Jersey Legal Services - for all counties toll free - for Burlington County - for Camden County - for Cumberland and Salem Counties - for Gloucester County - for Atlantic County - for Cape May County	1- (800) 496-4570 (609) 261-1088 (856) 964-2010 or (856) 964-9400 (856) 451-0003 (856) 848-5360 (609) 348-4200 or toll free 1- (800) 870-7547 (609) 465-3001 or toll free 1- (800) 378-6806
Community Health Law Project - for Camden and Atlantic Counties	 (856) 858-9500

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	CONSULTATION FEES FOR FIRST INTERVIEW
Atlantic County Bar Association	(609) 345-3444	\$35 for initial interview (optional at attorney's discretion)
Burlington County Bar Association	(609) 261-4862	\$35 for initial interview
Camden County Bar Association	(856) 964-4520	\$30 for first half hour
Cape May County	(609) 463-0313	\$25 for first half hour
Cumberland County	(856) 692-6207	\$20 for first half hour
Gloucester County Bar Association	(856) 848-4071	\$25 for first half hour
Salem County Bar Association	(856) 935-5629	Fee set by consulting attorney

RESOURCES FOR LEGAL ASSISTANCE

TRENTON VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For Burlington County	South Jersey Legal Services	(609) 261-1088 or toll free 1- (800) 496-4570
For Hunterdon County	Legal Services of Northwest Jersey	(908) 782-7979
For Mercer County	Central Jersey Legal Services	(609) 695-6249
	Community Health Law Project	(609) 392-5553
For Middlesex County	Central Jersey Legal Services - Perth Amboy area - New Brunswick area	(732) 324-1613 (732) 249-7600
For Monmouth County	Ocean-Monmouth Legal Services, Inc.	(732) 866-0020
	Legal Aid Society of Monmouth County	(732) 776-7733
	Community Health Law Project	(908) 355-8282
For Ocean County	Ocean-Monmouth Legal Services, Inc.	(732) 341-2727
For Somerset County	Legal Services of Northwest Jersey	(908) 231-0840
For Union County	Central Jersey Legal Services	(908) 354-4340
	Community Health Project	(908) 355-8282
For Warren County	Legal Services of Northwest Jersey	(908) 475-2010

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	CONSULTATION FEES FOR FIRST INTERVIEW
Burlington County Bar Association	(609) 261-4862	\$35 for initial interview
Hunterdon County Bar Association	(908) 735-2611	\$50 for first half hour
Mercer County Bar Association	(609) 585-6200	\$25 for first half hour
Middlesex County Bar Association	(732) 828-0053	\$35 for first half hour
Monmouth Bar Association	(732) 431-5544	Fee set by attorney
Ocean County Bar Association	(732) 240-3666	\$30 for first half hour; \$50 for first hour
Somerset County Bar Association	(908) 685-2323	\$50 for first half hour
Union County Bar Association	(908) 353-4715	\$35 for first half hour
Warren County Bar Association	(973) 267-5882	\$25 for first half hour

RESOURCES FOR LEGAL ASSISTANCE

NEWARK VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For Bergen County	Northeast New Jersey Legal Services	(201) 487-2166
	Bergen County Community Mental Health Law Project	(201) 599-6193
For Essex County	Essex County Legal Aid Association	(973) 622-1513
	Essex-Newark Legal Services - Elder Law Unit	(973) 624-4500 (973) 672-3838
	Community Health Law Project	(973) 680-5599
For Hudson County	Northeast New Jersey Legal Services	(201) 792-6363
For Morris County	Legal Services of Northwest Jersey	(973) 285-6911
For Passaic County	Northeast New Jersey Legal Services	(201) 792-6363
	Passaic County Legal Aid Society	(973) 345-7171
	Community Health Law Project	(973) 680-5599
For Sussex County	Legal Services of Northwest Jersey	(973) 383-7400
For Union County	Central Jersey Legal Services	(908) 354-4340
	Community Health Project	(908) 355-8282

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	CONSULTATION FEES FOR FIRST INTERVIEW
Bergen County Bar Association	(201) 488-0044	\$30 for first half hour
Women Lawyers in Bergen County	(201) 567-3777	\$35 for first half hour
Essex County Bar Association	(973) 622-7753	\$25 for first half hour
Hudson County Bar Association	(201) 798-4708	\$25 for first half hour
Morris County Bar Association	(973) 267-5882	\$25 for first half hour
Passaic County Bar Association	(973) 278-9223	\$35 for first half hour
Sussex County Bar Association	(973) 267-5882	\$25 for first half hour
Union County Bar Association	(908) 353-4715	\$35 for first half hour



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
 SCHEDULE OF FILING FEES

ITEM	FEE
CHAPTER 7 PETITION	\$ 200.00
CHAPTER 13 PETITION	\$ 185.00
CHAPTER 11 PETITION	\$ 830.00
CHAPTER 9 PETITION	\$ 830.00
CHAPTER 12 PETITION	\$ 230.00
ANCILLARY PETITION UNDER 11 USC § 304 (Filing fee: \$500; additional fee set by Judicial Conference: \$30 - noticing.)	\$ 530.00
AMENDMENTS TO DEBTOR'S SCHEDULE OF CREDITORS (AFTER NOTICE TO CREDITORS)	\$ 20.00
FILING A MOTION TO TERMINATE, ANNUL, OR MODIFY STAY, TO WITHDRAW THE REFERENCE, OR TO COMPEL ABANDONMENT OF PROPERTY OF THE ESTATE	\$ 75.00
CONVERSION OF CHAPTER 7 OR 13 TO CHAPTER 11 ON REQUEST OF DEBTOR	\$ 645.00
NOTICE OF CONVERSION TO CHAPTER 7 UNDER 11 USC §§ 1208(a) OR 1307(a). MOTION TO CONVERT TO CHAPTER 7 (INCLUDING COMBINED WITH OTHER RELIEF) .	\$ 15.00
FILING OF COMPLAINT COMMENCING ADVERSARY PROCEEDING. (If United States or debtor is plaintiff, no fee is required. If case trustee or debtor-in-possession is plaintiff, fee is payable only from estate and to extend there is any estate realized.)	\$ 150.00
FILING A MOTION TO REOPEN	CHAPTER 7 OR 13 \$ 155.00 CHAPTER 11 \$800.00 CHAPTER 9 \$800.00 CHAPTER 12 \$200.00
FILING AND DOCKETING NOTICE OF APPEAL OR CROSS APPEAL	\$ 105.00
FILING MOTION FOR LEAVE TO APPEAL (IF LEAVE IS GRANTED, \$100 DOCKETING FEE DUE)	\$ 5.00
RETRIEVAL OF RECORD FROM FEDERAL RECORDS CENTER OR OTHER STORAGE LOCATION	\$ 35.00
REPRODUCING ANY RECORD OR PAPER (PER PAGE)	\$ 0.50
CERTIFICATION OF ANY RECORD OR DOCUMENT	\$ 7.00
EXEMPLIFICATION OF ANY RECORD OR DOCUMENT	\$ 14.00
MICROFICHE SHEET OF FILM OR MICROFILM JACKET COPY OF ANY COURT RECORD	\$ 4.00
REPRODUCTION OF MAGNETIC TAPE OR CASSETTE REEL-TO-REEL	\$ 20.00
SEARCH OF RECORDS (PER NAME)	\$ 20.00
REGISTERING A JUDGMENT FROM ANOTHER DISTRICT	\$ 30.00
CHECK RETURNED FOR LACK OF FUNDS	\$ 35.00
PACER (PER MINUTE) via modem/internet	\$ 0.60/0.07
DIVISION OF JOINT CASE (HUSBAND/WIFE) FILED UNDER 11 U.S.C. SECTION 302 AT REQUEST OF DEBTORS - ONE-HALF OF CURRENT FILING FEE FOR CHAPTER UNDER WHICH JOINT CASE WAS COMMENCED.	½CURRENT

Official Form 3
 (DRAFT)

United States Bankruptcy Court

_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the Filing Fee amounting to \$_____ in installments.
2. I certify that I am unable to pay the Filing Fee except in installments.
3. I further certify that I have not paid any money or transferred any property to an attorney for services in connection with this case and that I will neither make any payment nor transfer any property for services in connection with this case until the filing fee is paid in full.
4. I propose the following terms for the payment of the Filing Fee.*

\$_____ Check one ☐ With the filing of the petition, or

☐ On or before _____

\$_____ on or before _____

\$_____ on or before _____

\$_____ on or before _____

* The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).

5. I understand that if I fail to pay any installment when due my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney Date

Signature of Debtor Date
(In a joint case, both spouses must sign.)

Name of Attorney

Signature of Joint Debtor (if any) Date

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. I also certify that I will not accept money or any other property from the debtor before the filing fee is paid in full.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

x _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 3 continued
(9/97)

United States Bankruptcy Court

_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS

IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor shall not pay any money for services in connection with this case , and the deb tor shall not relinquish any property as payment fo r services in connection w ith this case.

BY THE COURT

Date: _____

United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Certification in Satisfaction of
the Madden v. Delran Pro Bono Counsel Assignments

I, _____, of full age, hereby certify that:

1. I am an attorney-at-law duly admitted to practice before the courts of the State of New Jersey, and before the United States District Court and the United States Bankruptcy Court for the District of New Jersey.

2. I am a member of the firm of _____, maintaining offices for the practice of law at _____, with _____ County as the location of my principal practice.

3. Annexed hereto and made a part hereof as Exhibit "A" is an itemization of the time spent by me in connection with the pro bono counseling and representation of the following clients referred to me by _____ County Legal Services:

	(Name)	(Address)
a.	_____ _____	_____ _____
b.	_____ _____	_____ _____

4. As evidenced in the attached Exhibit "A", I rendered _____ hours of pro bono legal services in satisfaction of the requirements outlined in Madden v. Delran, 126 N.J. 591 (1992) and as allowed under Exemption Category #88.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are wilfully false, I am subject to punishment.

Attorney's Name

Dated:

Legal Services Guidelines

To understand the types of clients that will commonly be referred, it is helpful to understand the eligibility criteria utilized by Legal Services in determining the client's qualifications for pro bono legal assistance.

Legal Services is prohibited from representing individuals whose family income exceeds the values indicated on the Table of Maximum Income Levels. For referral purposes, the Rutgers-Camden Bankruptcy Pro Bono Project accepts up to 175% of the national poverty level.

TABLE OF MAXIMUM INCOME LEVELS

Family Size	Max Gross Weekly Income	Max Gross Monthly Income	Max Gross Annual Income 125%	Max Gross Annual Income 175%	2002 Poverty Guideline
1	\$213.00	\$ 923.00	\$11,075.00	\$15,505.00	\$ 8,860.00
2	287.00	1,244.00	14,925.00	20,895.00	11,940.00
3	361.00	1,565.00	18,775.00	26,285.00	15,020.00
4	435.00	1,885.00	22,625.00	31,675.00	18,100.00
5	509.00	2,206.00	26,475.00	37,065.00	21,180.00
6	583.00	2,527.00	30,325.00	42,455.00	24,260.00
7	657.00	2,848.00	34,175.00	47,845.00	27,340.00
8	731.00	3,169.00	38,025.00	53,235.00	30,420.00
9	805.00	3,490.00	41,875.00	58,625.00	33,500.00
10	879.00	3,810.00	45,725.00	64,015.00	36,580.00

Legal Services may consider the existence of one or more other factors in justifying a waiver of the maximum income limitations. These factors include:

1. The applicant's current income prospects, taking into account seasonal variations in income.
2. Medical expenses.
3. Commitment of the applicant's gross income primarily to medical/nursing income expenses.
4. Fixed debts and obligations, including unpaid state, federal and local taxes, and court-ordered alimony or child support actually being paid.
5. Child care, transportation and other expenses necessary for employment.
6. Expenses associated with age or physical infirmity of resident family members.
7. Other significant factors related to financial liability to afford legal assistance, in the discretion of the Program Administrator.

In determining the eligibility of an applicant whose income does not exceed the MIL, the following

factors are also taken into consideration:

1. If the applicant's current income prospects, taking into account seasonal variations in income, are likely to exceed the MIL, the applicant may be determined ineligible in the discretion of the Director.
2. Where private representation at a low cost with respect to the particular matter in which assistance is sought is available, the applicant may be determined ineligible in the discretion of the Director.
3. Where the consequences for the individual if legal assistance is denied is insignificant, the applicant may be determined ineligible in the discretion of the Director.
4. Where there are in existence assets which are available to the applicant and they are in excess of the asset ceiling set forth in Section VII, the application shall be denied.
5. Where there has been a determination either by admission or by a prior administrative or judicial decision, that the applicant refuses or is unwilling, without good cause, to seek or accept suitable employment, the application for services will be denied.

Legal Services also evaluates the client's eligibility in terms of certain "asset ceilings". If the family unit's total includeable assets exceed said limits then the applicant's request for assistance will be denied, subject to certain waiver provisions. The asset ceilings, as established by the Board of Directors of Legal Services take into consideration the economy of the particular county and the cost of living for low-income persons so as to ensure the availability of Legal Services' limited resources and services to those in the greatest need.

The maximum allowable equity value of liquid assets, as defined by LS, which an applicant and/or any resident member of the family unit may own shall not exceed:

Seniors - \$8,000 for family of one; \$2,000 for each additional family member;

Others - \$5,000 for family of one; \$1,000 for each additional family member.

The Director is vested with the authority to waive the ceilings on allowable assets in unusual or extremely meritorious situations.

If a client who had been determined to be eligible subsequently becomes ineligible because of increased income and/or receipt or availability of assets or liquidation of formerly non-liquid assets and the reason for the ineligibility is sufficiently likely to continue, then the client will be notified that he/she no longer qualifies for the legal services and the reason for the disqualification, if it will not act to prejudice the client's case and is not inconsistent with an attorney's professional responsibilities. The notification will give the client a reasonable time to retain private counsel.